

# EXHIBIT A

LEOPOLD & ASSOCIATES, PLLC

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80 Business Park Drive, Suite 110  
Armonk, NY 10504-1705  
Phone: 914-219-5787  
Fax: 914-219-5522

February 4, 2015

VIA FIRST CLASS  
VIA CERTIFIED MAIL (RETURN RECEIPT REQUESTED)

Annie Smith  
42 Union Avenue  
Mount Vernon, NY 10550  
Certified Mail #: 7014-2120-0002-0940-8163

Re: Annie Smith and Estate Of Kathy Smith  
Property: 42 Union Avenue, Mount Vernon, NY 10550  
Loan #7090779583

Dear Annie Smith and Estate Of Kathy Smith:

Please be advised that this office has been retained by Ocwen Loan Servicing, LLC, servicing agent for the Deutsche Bank National Trust Company as Trustee for GSAMP 2002-HE2, Mortgage Pass Through Certificates, Series 2002-HE2 to commence appropriate legal proceedings to foreclose the mortgage it holds on your home at 42 Union Avenue, Mount Vernon, NY 10550.

YOU COULD LOSE YOUR HOME. PLEASE READ THE FOLLOWING NOTICE CAREFULLY.

AS OF February 4, 2015, YOUR HOME LOAN IS 928 DAYS IN DEFAULT. UNDER NEW YORK STATE LAW, WE ARE REQUIRED TO SEND YOU THIS NOTICE TO INFORM YOU THAT YOU ARE AT RISK OF LOSING YOUR HOME. YOU CAN CURE THIS DEFAULT BY MAKING THE PAYMENT OF \$91,694.92 BY April 3<sup>rd</sup>, 2015.

**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY THIS OFFICE WILL BE USED FOR THAT PURPOSE.**

IF YOU ARE EXPERIENCING FINANCIAL DIFFICULTY, YOU SHOULD KNOW THAT THERE ARE SEVERAL OPTIONS AVAILABLE TO YOU THAT MAY HELP YOU KEEP YOUR HOME. ATTACHED TO THIS NOTICE IS A LIST OF GOVERNMENT APPROVED HOUSING COUNSELING AGENCIES IN YOUR AREA WHICH PROVIDE FREE OR VERY LOW-COST COUNSELING. YOU SHOULD CONSIDER CONTACTING ONE OF THESE AGENCIES IMMEDIATELY. THESE AGENCIES SPECIALIZE IN HELPING HOMEOWNERS WHO ARE FACING FINANCIAL DIFFICULTY. HOUSING COUNSELORS CAN HELP YOU ASSESS YOUR FINANCIAL CONDITION AND WORK WITH US TO EXPLORE THE POSSIBILITY OF MODIFYING YOUR LOAN, ESTABLISHING AN EASIER PAYMENT PLAN FOR YOU, OR EVEN WORKING OUT A PERIOD OF LOAN FORBEARANCE. IF YOU WISH YOU MAY ALSO CONTACT THE LOAN SERVICER DIRECTLY AT 1-877-596-8580 AND ASK TO DISCUSS POSSIBLE OPTIONS.

WHILE WE CANNOT ASSURE THAT A MUTUALLY AGREEABLE RESOLUTION IS POSSIBLE, WE ENCOURAGE YOU TO TAKE IMMEDIATE STEPS TO TRY TO ACHIEVE A RESOLUTION. THE LONGER YOU WAIT, THE FEWER OPTIONS YOU MAY HAVE.

IF THIS MATTER IS NOT RESOLVED WITHIN 90 DAYS FROM THE DATE THIS NOTICE WAS MAILED, WE MAY COMMENCE LEGAL ACTION AGAINST YOU (OR SOONER IF YOU CEASE TO LIVE IN THE DWELLING AS YOUR PRIMARY RESIDENCE.)

IF YOU NEED FURTHER INFORMATION, PLEASE CALL THE NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES' TOLL-FREE HELPLINE AT 1-877-BANK-NYS (1-877-226-5697) OR VISIT THE DEPARTMENT'S WEBSITE AT [HTTP://WWW.DFS.NY.GOV](http://WWW.DFS.NY.GOV)

Very truly yours,

Leopold & Associates, PLLC.

Enc.

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**LIST OF GOVERNMENT APPROVED HOUSING COUNSELING  
AGENCIES IN YOUR AREA**

**Westchester**

Housing Agency	Street Address	City, State Zip	Phone	Additional Information
Community Capital Resources	7 West Cross Street	Hawthorne, NY 10532	914-747-8020	
Community Housing Innovations, Inc.	190 East Post Road Suite #401	White Plains, NY 10601	914-683-1010 Ext: 233	
Family Resource Center of Peekskill, Inc. (FRC)	156-2 North Division Street	Peekskill, NY 10566	914-739-0411	
Greenpath	3250 Westchester Avenue, Suite 111	Bronx, NY 10461	888-776-6738	Serving Bronx and northern Westchester county, Make appointments by phone first
Housing Action Council	55 South Broadway	Tarrytown, NY 10591	914-332-4144	
Housing Action Council (located within the Preservation Co. of the Peekskill Area Health Center Office)	55 Bank Street	Peekskill, NY 10566	914-734-8928 OR 914-734-8889	
Human Development Services of Westchester, Inc.	28 Adee Street	Port Chester, NY 10573	914-939-2005	Also serves surrounding areas. English/ Spanish speaking counselors available.
Neighborhood Housing Services of North Bronx	1451 East Gun Hill Road	Bronx, NY 10469	718-732-8151	Serving southern Westchester and Bronx <u>NIS</u>
Rockland Housing Action Coalition	95 New Clarkstown Road	Nanuet, NY 10954	845-352-3819	
Westchester Residential Opportunities, Inc.	470 Mamaroneck Ave, Suite 410	White Plains, NY 10605-1830	914-428-4507 OR 877-WRO-4YOU	

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**CONSUMER NOTICE PURSUANT TO 15 U.S.C. SECTION 1692(G)**

Unless you notify this office, in writing, within thirty (30) days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt to be valid. If you notify this office in writing within thirty (30) days from the receipt of this notice that you dispute the debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and a copy of such judgment or verification will be mailed to you by this office. If you request, in writing, within thirty (30) days after receipt of this notice, this office will provide to you the name and address of the original creditor for the specified debt, if different from the current creditor. If you send a notice seeking any of the above information within thirty (30) days from the receipt of this notice, we will stop our collection efforts until we mail the requested information.

Name of the creditor: **Deutsche Bank National Trust Company as Trustee for GSAMP 2002-HE2,  
Mortgage Pass Through Certificates, Series 2002-HE2**

Amount of the debt: **\$207,382.19**

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